B 27 (Official Form 27) (12/09)

UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In re	Todd L. Brown	
	Debtor	Case No. 12-01475
		Chapter 7
	REAFFIRMATION AC	GREEMENT COVER SHEET
	form must be completed in its entirety and file set under Rule 4008. It may be filed by any p	ed, with the reaffirmation agreement attached, within the earty to the reaffirmation agreement.
1.	Creditor's Name: FeedomRoad Financial	
2.	Amount of the debt subject to this reaffirms 8.804.35 on the date of bankruptcy \$	ation agreement: 8,804.35 to be paid under reaffirmation agreement
3.	Annual percentage rate of interest: 13.50 13.50 % under reaffirmation agreement (_% prior to bankruptcy ✓ Fixed Rate Adjustable Rate)
4.	Repayment terms (if fixed rate): \$ 225.07	per month for months
5.	Collateral, if any, securing the debt: Curren Description: 2007 Harley Davidson FXSTC	t market value: \$11,875.00
6. (If ye nondi	Does the creditor assert that the debt is nones, attach a declaration setting forth the nature (schargeable.)	dischargeable?YesNo of the debt and basis for the contention that the debt is
Deb	tor's Schedule I and J Entries	Debtor's Income and Expenses as Stated on Reaffirmation Agreement
7A.	Total monthly income from \$16,666.00 Schedule I, line 16	7B. Monthly income from all \$16,666.00 sources after payroll deductions
8A.	Total monthly expenses \$16,649.00 from Schedule J, line 18	8B. Monthly expenses \$16,649.00
9A.	Total monthly payments on \$_0 reaffirmed debts not listed on Schedule J	9B. Total monthly payments on \$ 0 reaffirmed debts not included in monthly expenses
		10B. Net monthly income \$17.00 (Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.)

B	27 (Official Form 27) (12/09)	Page 2
11.	Explain with specificity any difference between	the income amounts (7A and 7B):
12.	Explain with specificity any difference between	•
expl	If line 11 or 12 is completed, the undersigned de anation contained on those lines is true and correct	btor, and joint debtor if applicable, certifies that any t.
	- · · · · ·	gnature of Joint Debtor (if applicable, and only quired if line 11 or 12 is completed)
Oth	er Information	
sour	ndue hardship arises (unless the creditor is a creditor ces of funds available to the Debtor to make the median debtor represented by counsel during the course of the creditor is a creditor of the course of the course of the course of the creditor of the course of the creditor of the course of t	onthly payments on the reaffirmed debt:
If decoun	YesNo btor was represented by counsel during the course sel executed a certification (affidavit or declaration YesNo	of negotiating this reaffirmation agreement, has n) in support of the reaffirmation agreement?
	FILER'S CER	FIFICATION
betwe	I hereby certify that the attached agreement is a seen the parties identified on this Reaffirmation Ag	true and correct copy of the reaffirmation agreement reement Cover Sheet.
	Sign	mature
		hlas P. Spallas
	Pri	nt/Type Name & Signer's Relation to Case

B240A (Form B240A) (04/10)

Check one. Presumption of Undue Hardship No Presumption of Undue Hardship See Debtor's Statement in Support of Reaffirmation,
Part II below, to determine which bax to check.

UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In re Todd L. Brown	REAFFIRMATION DOCUMENTS Name of Creditor: FreedomRoad Financial Check this box if Creditor is a Credit Union RT L REAFFIRMATION AGREEMENT affirming a debt is a serious financial decision. Before entering into this reement, you must review the important disclosures, instructions, and design and design are considered.	Case No. <u>12-01475</u>		
Debtor			Chapter 7	
	REAFFIRMATI	ON DOCUMENTS		
Name of Cr	editor: FreedomRoa	nd Financial	···	
Check this box if	Creditor is a Credit	Union		
PART L REAFFIRMATION AC	GREEMENT			
Reaffirming a debt is a serious fin Agreement, you must review the i this form.	nancial decision. B important disclosu	efore entering into this res, instructions, and d	Reaffirmation efinitions found	d in Part V of
A. Brief description of the original	agreement being re		te & Security Agr	eement_
B. AMOUNT REAFFIRMED:	s	8,804.35		
The Amount Reaffirmed is the unpaid principal, interest, and which is the date of the Disc	d fees and costs (if	any) arising on or before		ilude
See the definition of "Amou	nt Reaffirmed" in P	art V, Section C below.		
C. The ANNUAL PERCENTAGE	RATE applicable to	the Amount Reaffirmed	is9	6.
See definition of "Annual Pe	rcentage Rate" in F	art V, Section C below.		
This is a (check one) Fixe	d rate	Variable rate		
If the loan has a variable rate, the fut disclosed here.	ture interest rate ma	y increase or decrease fro	om the Annual	Percentage Rate

D240A, Realimete	ni pocumons				•
D. Reaffirma	tion Agreement Rep	oayment T	erms (check and complete	e one):	
	\$per mo	onth for	months starti	ng on	<u>.</u>
1	Describe repayment the initial payment		ncluding whether futu	re payment amount	(s) may be different from
	Security Agreement	are hereby agreement	incorporated by refere	nce. This reaffirmation	ached Promissory Note and n agreement is void if the by the Bankruptcy or other
E. Describe t	he collateral, if any,	securing	the debt:		
	Description:		2007 Harley Davidso		
	Current Market Va	uue	3	11,875.00	
F. Did the de	bt that is being reafi	irmed aris	se from the purchase o	of the collateral desc	ribed above?
✓ Yes	s. What was the pur	chase pric	ce for the collateral?	\$	12,504.00
No.	What was the ame	ount of the	e original loan?	\$	= = =
	e changes made by telated agreement:	this Reaff	irmation Agreement to	the most recent cr	edit terms on the reaffirmed
			as of the f Bankruptcy	Terms After Reaffirmation	
<i>fees a</i> Annual	e due <i>(including nd costs)</i> Percentage Rate y Payment	\$ \$	% 	\$% \$%	
this Ke	affirmation Agreem	ent. Desc	eing to provide you w ribe the credit limit, th future purchases and a	ne Annual Percentae	credit in connection with ge Rate that applies to credit:
					TION AGREEMENT
A. Were you re	presented by an atto	orney duri	ng the course of nego	tiating this agreeme	nt?
Check o	one. X Yes	No			
B. Is the credite	or a credit union?				
Check o	one Tyes	XNc			

Page 3
7

C. If	your answer to EIT	HER question A	A. or B. abov	ve is "No," (complete 1. a	and 2. below.
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 Your present monthly income and expenses 	are:
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a. Monthly income from all sources after payroll deductions (take-home pay plus any other income)	\$ 16,666.00
b. Monthly expenses (including all reaffirmed debts except this one)	\$ <u>16,423.93</u>
c. Amount available to pay this reaffirmed debt (subtract b. from a.)	\$ 242.07
d. Amount of monthly payment required for this reaffirmed debt	\$ 225.07

If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."

You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

х	You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.
	You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

X	You believe this Reaffirmation Agreement is in your financial interest and you can afford to
_	make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

B240A, Reaffirmation Documents

PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 4-25-12 Signature Debtor

Debtor

Date Signature Joint Debtor, if any

Reaffirmation Agreement Terms Accepted by Creditor:

Creditor FreedomRoad Financial, c/o CRG, 1790 E. River Rd., Ste. 101, Tucson, AZ 85718

Print Name Address

Nichlas P. Spallas

Print Name of Representative Signature Date

PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 4/36/12 Signature of Debtor's Attorney Ronald Cutler

Print Name of Debtor's Attorney Ronald Cutler - FL BAR NO.: 141683

B240A, Reaffirmation Documents

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

- 1. What are your obligations if you reaffirm a debt? A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
- 2. Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
- 3. What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
- 4. How soon do you need to enter into and file a reaffirmation agreement? If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
- 5. Can you cancel the agreement? You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

B240A, Reaffirmation Documents Page 6

6. When will this Reaffirmation Agreement be effective?

- a. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement and
 - i. if the creditor is not a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.
 - ii. if the creditor is a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court.
- b. If you were not represented by an attorney during the negotiation of your Reaffirmation Agreement, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.
- 7. What if you have questions about what a creditor can do? If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

B. INSTRUCTIONS

- 1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
- Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that
 you can afford to make the payments that you are agreeing to make and that you have received a copy of
 the Disclosure Statement and a completed and signed Reaffirmation Agreement.
- 3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
- 4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 27).
- 5. If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B240B to do this.

B240A, Reaffirmation Documents Page 7

C. **DEFINITIONS**

1. "Amount Reaffirmed" means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.

- 2. "Annual Percentage Rate" means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
- 3. "Credit Union" means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.



PARY NOTE DISCLOSURE AND

	Free!	iomitead cial.#i#	SECURITY /	AGREEMENT	E.	reedomRoad Financial
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Too	dd Brov	vn			estic Hills Dri	ive
NAME					burg, WV 261	101
4/WE						
DESCRIPTION	on of M	OTOR VEHICLE	PURCHASED:			
New or Used	Year		Make and Model	Vehicle identifi	ostion Number	Use For Which Purchased
☐ New ☑ Used	2007	Harley-Da	avidson FXSTC	1HD1JL510	7Y092130	∑ Personal □ Business
		·	TRUTH-84-L	ENDING DISCLOSURE		
ANNUAL RATE The cost of as a yearly	your cred		FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on yo behalf.	Th after	stal of Payments e amount you will have paid er you have made all payments echeduled.
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(e) means	an estimat		(0)		L	(e)
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Nur	mber of Pa	tyments	Amount of Payments	When Payments are D		
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Late Charg Filing Fee: Prepayment	pe: If is per \$	yment is more th N/A : If You pay off of ocuments for any	y interest in the Motor Vehicle being p at 10 days late, You will be charged fit early, You will not have to pay a penal additional information about nonpay	re percent (5%) of the full a by; and will not be entitled t	o a refund of a pa	art of the finance charge.
				AMOUNT FINANCED		\$ 12504.00 ₍₁₎
1. Cash Sal 2 Total Dow	19 Price (X wnoswmen	ncluding any acc d = Net Trade.io	sesories, extras, services, and taxes). \$ + Cas	h Downsease 150	00.00	
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	Total C	Mhar Charres an	d Amounts Daid to Othors on Vow Dai	h-16		▲ R/A 🗸

ter may share in or receive a portion of these amounts. 10/9/2010 Date Borrower's Signature

7. Amount Financed (6 minus 5)

A. Loan Processing Fee

5. Prepaid Finance Charges:

B. Other: ...

Total Prepaid Finance Charges... 6. Principal Amount (3 + 4 + 5) ...

N/A -

N/A

N/A 11004.00 (6) 11004.00 (7)

ADDITIONAL TERMS AND CONDITIONS

CHARGE.	
CREDIT INSURANCE DISCLOSURE: YOU ARE REQUESTING CREDIT INSURA CONDITION OF THIS LOAN. Please review the information provided by the insurer Please check the appropriate box(ee) and sign below if You wish to purchase insure	r for more detail concerning the terms and conditions.
Single Credit Life Insurance (Borrower only) Credit Disability Insurance (I	
☐ Joint Credit Ule Insurance	
Insurer(s): N/A N/A	
ASSINGS: N/A N/A	N/A N/A
Credit Life: Term: N/A Premium \$ N/A Other:	Joint Credit Life: Term: N/A Premium \$ N/A
Credit Disability: 161(11, Pietinolity Outer.	10114
X Borrower Cate	X Co-Borrower Date
OPTIONAL GUARANTEED AUTO PROTECTION DISCLOSURE: YOU ARE RE	
IS NOT REQUIRED AS A CONDITION OF THIS LOAN AND THAT YOU MAY PE TO SELL SUCH COVERAGE AND IS ACCEPTABLE TO US. If You wish to purch coal for the coverage places size below:	URCHASE IT FROM ANY COMPANY YOU WANT WHICH IS AUTHORIZED
I request Gap coverage and agree to pay the additional cost of \$	
The Gap company is N/A Name of company	el N/A Office Address
	Cinia Address
Borrower Date	Co-Borrower Date
ROPERTY INSURANCE: You understand that You are required to purchase p my person of your choosing acceptable to Us (please see reverse side for what	
**ROMISE TO PAY: You promise to pay to the order of FreedomRoad Financial 13.5% from the date You sign this Agreement and continuing until You are with the payment schedule shown above. You may prepay all or any part of all not refund to You any portion of the finance charge. If we have not received the use, You may be required to pay a tate charge equal to five percent (6%) of the finance charge to five percent (6%) of the finance that a check or other instrument that is dishonored for any reason, You is any other amounts or charges You may owe Us. Interest will be charged on a de refinance the Motor Vehicle described above and continuing until the full amound pay will be less if You make your payments early and more if You pay late. DDITIONAL TERMS AND CONDITIONS. Please see the reverse side for additional filters are printed on the front. IGMATURES. By signing below, You agree to all of the terms of this Agreement are copy of this Agreement.	our loan is paid in full. You agree to make regular monthly payments in accor- of the unpaid principal balance without paying any penalty. If You prepay, we he full amount of any payment by the end of ten (10) calendar days after it is full amount of the scheduled payment. If any payment under this Agreement agree to pay Us a returned check fee of Twenty-five dollars (\$25) in addition sily besis of 1/365 beginning on the date You spin this Agreement to purchese int of the principal balance has been paid. This means the amount of interest onal terms and conditions. You are bound by these terms in the same manner
IOTICE TO COSIGNER. You are being asked to guarantee this debt. As a co-si ay the debt, You will have to. Be sure You can afford to pay if You have to and it mount of the debt if the borrower does not pay. You may also have to pay late fit an collect this debt from You without first trying to collect from the borrower. Free an be used against the borrower, such as suing You, garnishing Your wages, e scord. This notice is not the contract that makes You liable for the debt.	hat You want to accept this responsibility. You may have to pay up to the full ses or collection costs which incases this amount. FreedomRoad Financial adomRoad Financial can use the same collection methods against You that
DEFINITIONS. "You" or "Your" means each borrower and each other	 SECURITY INTEREST. You grant the Lender a purchase mon security interest in the Motor Vehicle stated on the front of this Contra
erson or entity who agrees to pay this Note and therefore agrees to	and any of the following items that are purchased and financed
e terms of this Note. "We" or "Us" means FreedomRoad Financial of its parent Evergreen Private Bank, collectively referred to as the	connection with this Contract: a) any accessories, equipment, a
inder and its successors and assigns. The terms, "Contract,"	replacement parts installed on the Motor Vehicle; b) any insurer premiums and charges for service or GAP products returned to
greement," "Loan," and "Note" are used interchangeably.	Lender; c) any proceeds of insurance policies, service or GAP produ on the Motor Vehicle; and d) any proceeds of insurance policies on Y
APPLICABLE LAWS. The laws of the state where the Lender's lien	
	ille or health which are financed through this Contract. The number
	tife or health which are financed through this Contract. The purch money security interest is in addition to any other security interest
curity interest in the Motor Vehicle. The laws of the United States,	life or health which are financed through this Contract. The purch money security interest is in addition to any other security interest lien the Lender holds or which you are required to crowide as
curity interest in the Motor Vehicle. The laws of the United States, d as to the rate of interest and other related fees due and owing	life or health which are financed through this Contract. The purch money security interest is in addition to any other security interest lien the Lender holds or which you are required to provide a condition of the Note. This secures payment of all amounts you or
curity interest in the Motor Vehicle. The laws of the United States, d as to the rate of interest and other related fees due and owing der this Agreement, the laws of the State of Illinois shall apply.	life or health which are financed through this Contract. The purch money security interest is in addition to any other security interest lien the Lender holds or which you are required to provide a condition of the Note. This secures payment of all amounts You on the Contract and on any transfer, renewal, or extension of the Contract. It also secures Your other agreements in this contract. To
curity interest in the Motor Vehicle. The laws of the United States, id as to the rate of interest and other related fees due and owing ider this Agreement, the laws of the State of Illinois shall apply. OWNERSHIP AND RISK OF LOSS, You agree to pay the Lender at	life or health which are financed through this Contract. The purch money security interest is in addition to any other security interest lien the Lender holds or which you are required to provide a condition of the Note. This secures payment of all amounts You on the Contract and on any transfer, renewal, or extension of a Contract. It also secures Your other agreements in this contract. To extent permitted law, the Collateral under this Contract also secu
curity interest in the Motor Vehicle. The laws of the United States, and as to the rate of interest and other related fees due and owing older this Agreement, the laws of the State of Illinois shall apply. OWNERSHIP AND RISK OF LOSS, You agree to pay the Lander all on the United States of the Motor Vehicle is damaged,	life or health which are financed through this Contract. The purch money security interest is in addition to any other security interest lien the Lender holds or which you are required to provide a condition of the Note. This secures payment of all amounts You on the Contract and on any transfer, renewal, or extension of Contract, taken secures Your other agreements in this contract. To extent permitted law, the Collateral under this Contract also secured Your other obligations to the Lender, whether now owning or incur
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ADDITIONAL TERMS AND CONDITIONS

disclosed in this Agreement, and You agree to pay the insurance premium with interest in equal installments along with the payments shown on the payment schedule. You understand and agree that if We purchase any physical damage insurance, We will be acting in our interest only. You further understand and agree that the purchased insurance will not contain any liability coverages, will only cover our interest in the Motor Vehicle, may have deductible amounts different than those in Your provided insurance, and may be more expensive than equivalent insurance which You could buy on Your own. You agree that We can purchase such insurance with coverage that will be retroactive to the date Your insurance terminated. You understand and agree that We may receive compensation or reimbursement in connection with such insurance. If the Motor Vehicle is lost or damaged, You agree that We can use any insurance settlement to repair the Motor Vehicle or to apply to Your debt, at our sole and absolute discretion.

INSURANCE OR SERVICE PLAN OR REPAIR PLAN CHARGES RETURNED TO US. If any charge for required insurance is returned to Us, it may be credited to Your account or used to buy similar insurance or insurance which covers only our interest in the Motor Vehicle. Any refund on optional insurance or service/repair plan obtained by Us will be credited to Your account. Credits to Your account will be in the same manner as payments. You will be notified of what is done.

7. DISHONORED CHECK CHARGE. We may charge you a \$25 Fee for the return by a depository institution of a dishonored check, negotiable order of withdrawal or share draft issued in connection with any payment due under this Contract.

- DELAY IN ENFORCING RIGHTS: CHANGES TO THIS CONTRACT. The Lender can delay or refrain from enforcing any of its rights under this Agreement without losing them. For example, We may extend the time for making some payments without extending others. You agree to be bound by any document provided by Us that changes the terms and conditions of this Agreement due to state or federal law requirements. Any change in the terms or conditions of this Agreement must be in writing and signed by the Lender. No oral changes are binding-
- 9. DEFAULT. You will be in default under the Note or other parts of the Agreement if any one or more of the following events occurred: 1) You fail to make a monthly payment within ten (10) days of its due date or any other payment when due; 2) You provide Us false or misleading Information in connection with this loan; 3) You die or are declared incompetent; 4) You fail to pay or keep any other promise or any other loan You may have with Us; 5) the Motor Vehicle is damaged or stolen; 6) You breach any agreement or covenent in this Agreement.
- 10. FAILURE TO PAY OR KEEP PROMISES AS REQUIRED. If You do not pay Us as agreed or You are otherwise in default or If an event occurs which substantially reduces the value of the Motor Vehicle which materially impairs Your prospects to pay under this Agreement, We may, at our option, declare the entire unpaid principal amount to be immediately due and owing. You will, following such event, at our request, deliver the Motor Vehicle to a place We designate which is reasonably convenient to both You and Us.
- 11. CREDIT REPORTING. You agree that 'We may request a consumer credit report in connection with Your application and in connection with an update, renewal, or extension of the credit for which the application is made.
- 12. INTEGRATION AND SEVERABILITY. This agreement contains the entire agreement between You and Us. If any part of this agreement is invalid, all other parts of the agreement will remain valid.

13. NON-WAIVER. You agree not to send Us partial payments marked "paid in full", "with prejudice", "without recourse" or any similar restrictive endorsements. If you send these items or complaints to our lockbox or address specified for payment, they shall not be deemed received and the endorsement will not be effective against Us even though We cashed the checks on which such endorsements are

14. NOTICE OF LIMITED AGENCY. The dealer has no authority to approve or to make this loan. The dealer is not our agent in connection with the sale of the Motor Vehicle You are purchasing with the proceeds of this loan. The dealer is only authorized to prepare the loan documents and to obtain Your signatures.

15. CUSTOMER INDENTIFICATION NUMBER (CIP). Pursuant to requirements of law, including the USA PATRIOT Act, We are obtaining Information and will take necessary actions to verify Your identity.

16, REPOSSESSION OF THE MOTOR VEHICLE FOR FAILURE TO PAY, if You fail to pay according to the payment schedule or if You break any of the agreements in this Agreement (default). We can take the Motor Vehicle from You (repossession) subject to any right to cure default You may have. To take the Motor Vehicle, We can go on Your land or anywhere the Motor Vehicle is located so long as it is done peacefully. If there are any personal belongings in the Motor Vehicle such as clothing, furniture, and tools, We may store the items. However, We do not have to store them and will not be responsible for the items beyond what the law may require. Any accessories, equipment or replacement parts will remain with the Motor Vehicle.

17. GETTING THE MOTOR VEHICLE BACK AFTER REPOSESSION, If We repossess the Motor Vehicle, then at least 15 days before selling the Motor Vehicle We will send to You a notice of sale disclosing that You have the right to redeem the Motor Vehicle by paying the accelerated balance and other costs of repossession. Under certain circumstances, You may have the right to reinstate the account by paying past due payments plus any late charges, the cost of taking and storing the Motor Vehicle and other expenses that We have or our assignee has had. We will use the net proceeds of the sale to pay all or part of Your debt. If You owe less than the net proceeds of sale, We will pay You the difference, unless We are required to pay it to someone else. For example, We may be required to pay a lender who has given You a loan and also taken a security interest in the Motor Vehicle.

If You owe more than the net proceeds of sale, You will pay Us the difference between the net proceeds of the sale and what You owe when We ask for it. If You do not pay this amount when asked, We will charge interest on it. If You have wrongfully damaged the Motor Vehicle, You will be liable to Us for the damages.

- 18. ATTORNEY FEES AND COLLECTION COSTS. To the extent permitted by applicable law, if We hire an attorney other than our salaried employee to collect what You owe, You agree to pay our reasonable attorney's fees, including any incurred in connection with any bankruptcy or appellate proceeding, and any court costs and out of pocket expenses, whether or not the suit is filed, plus interest on such sums at the highest rate allowed by law.
- 19. WARRANTY DISCLAIMER. You understand that the Lender is not offering any warranties and that there are no implied warranties of merchantability, of fitness for a particular purpose, or any other warranties, expressed or implied by the Lender, covering the Collaboral.

Notice: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BORROWER COULD ASSERT AGAINIST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BORROWER SHALL NOT EXCEED AMOUNTS PAID BY THE BORROWER HEREUNDER.

NOTICE TO CONSUMER. (1) Do not sign this Agreement before You read it; (2) You are entitled to a copy of this Agreement: (3) You may, at any time, prepay the unpaid balance of this Agreement.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE ENTIRE CONTRACT BEFORE YOU SIGN IT. I have received a copy of the entire PROMISSORY NOTE, DISCLOSURE AND SECURITY AGREEMENT.

Borrower's Signature	Date	Co-Borrower's Signature	Date	Page 3 of 3
Godd & Breen	10/9/2010			

IEN SAHSFACHON

D1JL5107Y092130	2007 HD	MC 1584 CC		12832	
istered Owner:	I	Date of Is	ISTE 10/22/2010	Lien Ralesse Interest in the described vahi	cle is hereby released
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				transferred, the seller MUST of Transfer of Title by Seller sectithe certificate of title.	mplete in full the
ail To: 10/09/2010 FREEDOM ROAD FINANCIAL				Upon sale of this vehicle, the set the notice of sale on the reverse.	iller must complete side of this form.
PO BOX 18218 RENO NV 895				Remove your license plate from See the web address below for the appropriate forms required.	more information at
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